L Number	Hits	Search Text	DB	Time stamp
-	2	"20020111916"	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/13 16:07
-	0	payor and payee and authoriz$5 and first and second and payment and engotiat$6 and (criteria predefine pre-define rule?) and (term or agreement) and database and approv$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/13 16:13
-	18	payor and payee and authoriz$5 and first and second and payment and negotiat$6 and (criteria predefine pre-define rule?) and (term or agreement) and database and approv$4	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/14 13:26
-	4	(6283666, "6164528").pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/14 13:23
-	6	("5920845" "6070150" "5920847").pn.	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/14 15:57
-	570	bill near5 (pay$ payment) near5 method	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/14 15:58
-	52	(bill near5 (pay$ payment) near5 method) and negot$ and histor$	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/14 16:01
-	34	((bill near5 (pay$ payment) near5 method) and negot$ and histor$) and credit adj1 card	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/15 07:22
-	33	((bill near5 (pay$ payment) near5 method) and negot$ and histor$) and credit adj1 card and (plurality multiple)	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/15 07:23
-	25	((bill near5 (pay$ payment) near5 method) and negot$ and histor$) and credit adj1 card and (plurality multiple) and status	USPAT; US-PGPUB; EPO; JPO; DERWENT; IBM_TDB	2004/09/15 07:24

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	U	1	Document ID	Issue Date	Pages	Title	Current OR	Current XRef	Retrieval Cl	
1	☐	☑	US 6023705 A	20000208	79	Multiple CD index and loading system and method	707/200	707/1; 711/100		Belling
2	☐	☑	US 6529885 B1	20030304	26	Methods and systems for carrying out directory-authenticated electronic transactions including	705/64	705/1; 705/26; 705/50; 705/70		Johns
3	☐	☑	US 6243689 B1	20010605	16	System and method for authorizing electronic funds transfer at a point of sale	705/18			Norton
4	☐	☑	US 6354491 B2	20020312	18	Check writing point of sale system	235/379	235/380		Nichol
5	☐	☑	US 6029150 A	20000222	51	Payment and transactions in electronic commerce system	705/39	705/74; 705/75; 705/77; 902/5		Kravit
6	☐	☑	US 5895455 A	19990420	78	Document image display system and method	705/35	705/42; 715/908		Belling
7	☐	☑	US 5870725 A	19990209	69	High volume financial image media creation and display system and method	705/45	705/44		Belling
8	☑	☑	US 5832089 A	19981103	28	Off-line compatible electronic cash method and system	705/69	380/28; 380/30; 705/39; 705/74		Kravit
9	☑	☑	US 4960981 A	19901002	23	Method of and system for electronic funds transfer via facsimile machines	705/41	705/39; 705/44; 902/40		Bentor
10	☐	☑	US 6164528 A	20001226	18	Check writing point of sale system	235/379	235/380		Hills,
11			US 6070150 A	20000530	23	Electronic bill presentment and	705/34	705/40		Remin

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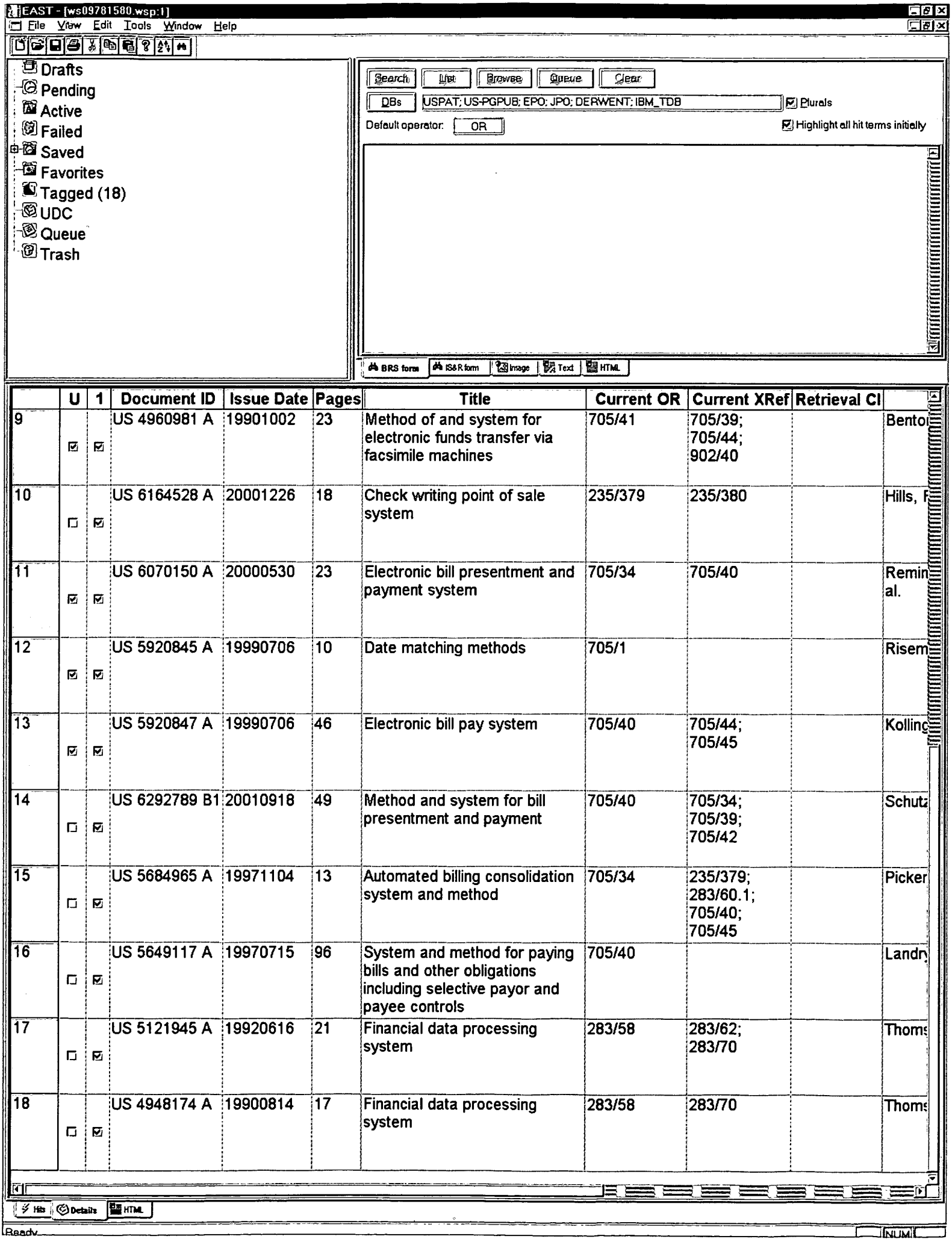

	U	1	Document ID	Issue Date	Pages	Title	Current OR	Current XRef	Retrieval Cl	
9	☑	☑	US 4960981 A	19901002	23	Method of and system for electronic funds transfer via facsimile machines	705/41	705/39; 705/44; 902/40		Bento
10	☐	☑	US 6164528 A	20001226	18	Check writing point of sale system	235/379	235/380		Hills, F
11	☑	☑	US 6070150 A	20000530	23	Electronic bill presentment and payment system	705/34	705/40		Remin al.
12	☑	☑	US 5920845 A	19990706	10	Date matching methods	705/1			Risem
13	☑	☑	US 5920847 A	19990706	46	Electronic bill pay system	705/40	705/44; 705/45		Kolling
14	☐	☑	US 6292789 B1	20010918	49	Method and system for bill presentment and payment	705/40	705/34; 705/39; 705/42		Schutz
15	☐	☑	US 5684965 A	19971104	13	Automated billing consolidation system and method	705/34	235/379; 283/60.1; 705/40; 705/45		Picker
16	☐	☑	US 5649117 A	19970715	96	System and method for paying bills and other obligations including selective payor and payee controls	705/40			Landry
17	☐	☑	US 5121945 A	19920616	21	Financial data processing system	283/58	283/62; 283/70		Thoms
18	☐	☑	US 4948174 A	19900814	17	Financial data processing system	283/58	283/70		Thoms